

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Patrick James Clay  
Debtor

Case No. 17-04688-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 01, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2022:**

Recip ID	Recipient Name and Address
db	+ Patrick James Clay, 4556 Delta Road, Delta, PA 17314-9455
4991390	+ Morris and Vedder, 32 North Duke Street, PO Box 544, York, PA 17405-0544
5011621	+ Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356
4999278	+ Sun East FCU, 4500 Pennell Rd, Aston, PA 19014-1862
4991396	+ Sun East Federal Cr Un, Po Box 2231, Aston, PA 19014-0231
4991397	+ Sun East Federal Credit Union, PO Box 2231, Aston, PA 19014-0231

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 01 2022 18:57:58	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
cr	+ Email/Text: DeftBkr@santander.us	Dec 01 2022 18:42:00	Santander Bank, N.A., 601 Penn Street, MC 10-6438-FB7, Reading, pa 19601-3563
4991372	+ Email/PDF: bncnotices@becket-lee.com	Dec 01 2022 18:57:59	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
5004050	Email/PDF: bncnotices@becket-lee.com	Dec 01 2022 18:57:58	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4991373	EDI: BANKAMER.COM	Dec 01 2022 23:43:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
4991375	+ EDI: TSYS2	Dec 01 2022 23:43:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
4991377	EDI: CAPITALONE.COM	Dec 01 2022 23:43:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
4991380	+ EDI: CITICORP.COM	Dec 01 2022 23:43:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4991385	+ Email/PDF: creditonebkn notifications@resurgent.com	Dec 01 2022 18:57:49	Credit One Bank, NA, PO Box 98875, Las Vegas, NV 89193-8875
4995135	EDI: DISCOVER.COM	Dec 01 2022 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
4991386	EDI: DISCOVER.COM	Dec 01 2022 23:43:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
4991388	Email/Text: collecadminbankruptcy@fnni.com	Dec 01 2022 18:42:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge Street, Omaha, NE 68191
4996217	Email/Text: collecadminbankruptcy@fnni.com	Dec 01 2022 18:42:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
4991379	EDI: JPMORGANCHASE	Dec 01 2022 23:43:00	Chase Card, PO Box 15298, Wilmington, DE 19850

5033710	Email/PDF: resurgentbknofications@resurgent.com	Dec 01 2022 18:57:59	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5033573	Email/PDF: resurgentbknofications@resurgent.com	Dec 01 2022 18:57:50	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5033562	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 01 2022 18:57:53	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4991389	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 01 2022 18:57:49	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
5024839	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 01 2022 18:42:00	Midland Funding, LLC, Midland Credit Management, Inc., As agent for Midland Funding, LLC, PO Box 2011, WARREN, MI 48090-2011
5020363	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 01 2022 18:42:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
4991391	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 01 2022 18:42:00	Nationstar Mortgage, LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
4991392	^ MEBN	Dec 01 2022 18:39:46	Nationwide Bank, 1 Nationwide Paza, Columbus, OH 43215-2239
5019873	EDI: PRA.COM	Dec 01 2022 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4991847	+ EDI: RECOVERYCORP.COM	Dec 01 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5032026	EDI: Q3G.COM	Dec 01 2022 23:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5004706	+ Email/Text: DeftBkr@santander.us	Dec 01 2022 18:42:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
4991393	+ Email/Text: DeftBkr@santander.us	Dec 01 2022 18:42:00	Santander Bank, NA, 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
4991398	EDI: RMSC.COM	Dec 01 2022 23:43:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4991399	+ EDI: WTRRN BANK.COM	Dec 01 2022 23:43:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673
5025284	EDI: USBANKARS.COM	Dec 01 2022 23:43:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
4991387	EDI: USBANKARS.COM	Dec 01 2022 23:43:00	Elan Financial Service, PO Box 108, Saint Louis, MO 63166

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4991374	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
4991376	*+	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
4991378	*	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
4991381	*+	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4991382	*+	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4991383	*+	Citi, PO Box 6241, Sioux Falls, SD 57117-6241

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4991384	*+	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4991394	*+	Santander Bank, NA, 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
4991395	*+	Santander Bank, NA, 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2022 at the address(es) listed below:**

Name	Email Address
Brian C Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krahle-heffner@grossmcginley.com, jkacsur@grossmcginley.com;jpraedin@grossmcginley.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Patrick James Clay pmurphy@dplglaw.com kgreene@dplglaw.com
United States Trustee	ustpre03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

Patrick James Clay

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2529

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-04688-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick James Clay

12/1/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**